



Hawaii Employer-Union Health Benefits Trust Fund (EUTF)

2007 OPEN ENROLLMENT GUIDE

FOR RETIREES
Effective July 1, 2007

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Attention! Medicare-Eligible Retirees

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, federal law gives you the choice to get prescription drug coverage through Medicare Part D. The EUTF-sponsored prescription drug plans for retirees offer Part D benefits. **If you enroll in another Part D plan, you will lose your coverage through the EUTF.**

WELCOME!

This is your Open Enrollment Guide for 2007. 2007-2008 is an exciting plan year! The EUTF board has made changes to your benefit offerings in order to maintain or enhance your coverage, as well as providing you with many choices so that your benefits package is tailor-made for you.

In order to take advantage of the new offering, you must follow the instructions in this guide carefully. Take the time to review the changes and additions to plans as listed below. Be sure to note the key instructions highlighted in this guide, and, most of all, if you are making changes, be sure to turn in your election forms by May 18th, 2007!

How to Use This Guide:

There is a new option for your medical coverage. It is described below. EUTF encourages you to review all your choices carefully!



Other important information is marked with the symbol in the margins; stop and read the shaded text.



If you're confused by the new choices, you can attend an Open Enrollment Benefits Fair near you. The schedule and list of locations begin on page 8.

Note: If you have made or submitted any changes since February 1, 2007, your changes may not be reflected on the OE-2 enrollment form. You may contact the EUTF to verify any changes submitted after that date.

IMPORTANT CHOICES FOR PLAN YEAR 2008

Medical Health Plan Option:

EUTF has added a new option for your Preferred Provider Organization (PPO) medical coverage. EUTF's PPO plan will be administered by HMA and HMSA. The plan benefits are the same but you can choose whose provider network, customer service and care management you want. For more in depth information, please see the information beginning on page 5.

THIS IS IMPORTANT!

Open Enrollment is from April 16, 2007 to May 18, 2007.

Effective date for changes will be July 1, 2007.

Each retiree is receiving this guide along with a pre-completed Open Enrollment Form for Retirees (OE-2), that contains the information that the EUTF had as of March 1, 2007. Each retiree is asked to review the information for accuracy and make any changes that are needed. You may cross out any information that should be deleted and legibly print any new information.

OPEN ENROLLMENT INSTRUCTIONS

Step 1: Review the choices described on the previous page and decide whether you want to change or keep your plans. Check out the Comparison of Benefits on page 10, and see the table below to see how your coverage will change automatically.

If you are currently enrolled in the plans listed on the left in the table below, and you do not make a change, you will be enrolled automatically in the plans listed on the right of the table:

<i>If you currently have:</i>	<i>You will be enrolled in:</i>
HMSA PPO & Drug	EUTF PPO Medical (HMSA) & EUTF Drug (NMHC)
Kaiser HMO & Drug	Kaiser HMO & Drug
HDS Dental	HDS Dental
VSP Vision	VSP Vision
Aetna Life	Standard Insurance Company

If you want PPO coverage with HMA, you must complete an open enrollment form and submit it by May 18.

If you like the plans you're in, and you have no new dependents to enroll, or other changes to make, you can stop here.

If you want to change your benefits and want more information:

Step 2: If you have questions about your choices, you can attend a Benefit Fair (see schedule on page 8).

During Open Enrollment, all retirees are invited to explore healthcare and insurance options at Benefits Fairs. The following insurance carrier and administrator representatives will be on hand to answer your questions about their benefit plans:



Attend a Benefit Fair

The EUTF will be hosting Benefit Fairs at various sites throughout the State. All of the insurance carriers and administrators will have representatives in attendance to help you understand your plans. The fairs are scheduled from 8:30 a.m. to 4 p.m. except for a few locations. Check the page 9 for the detailed schedule.

Medical plans: HMA HMSA Kaiser

Prescription Drug plan: NMHC

Dental plan: HDS

Vision plan: VSP

Life insurance: Standard Insurance Company

Step 3: Review your Open Enrollment materials and the Summary of Benefits on page 10 of this guide.

If you want more specific information regarding the different plans, please contact the applicable insurance carrier or administrator for your personal copy of their plan details. You can access the EUTF website, www.eutf.hawaii.gov for the latest information regarding the open enrollment.

If you want to change your benefits or make other changes:

You must make changes during the open enrollment period if:

- You want to choose a different benefit plan
- You want to change coverage for dependents

You can add dependents, including spouse, children or a domestic partner (DP) to your plan during open enrollment. To add a DP to your plan, please contact the EUTF to obtain the documents required to enroll a DP or go to the EUTF website, www.eutf.hawaii.gov, to download the appropriate forms. Turn in the completed forms to your personnel office.

Remember, under EUTF rules, retirees are required to notify the EUTF of changes in dependent eligibility. Failure to do so may result in loss of premiums and additional benefit rights, such as COBRA, for dependents.

Step 4: Make your selections on the OE-2 form and submit the completed and signed form to the EUTF no later than May 18, 2007.

A: To make any changes to your personal information, simply cross out any information that you want deleted or corrected, and legibly print the updated information.

Easy as A, B, C



Follow me;
there's more
on the next
page.

B: To make changes to your plan or coverage, make your selections on the OE-2, Open Enrollment Change form and submit the completed and signed form to your designated open enrollment contact.

C: To add a dependent, enter the appropriate information in the dependents section.

NOTE: You will notice that your OE-2 form does not include your social security number. The HB number is your EUTF ID number. You will need to provide this ID number when communicating with the EUTF. If you are adding a new dependent, you are required to submit your dependent's social security number at the initial enrollment.

IT IS ABSOLUTELY CRITICAL THAT YOU SUBMIT ANY CHANGES TO THE EUTF NO LATER THAN MAY 18, 2007. Forms submitted after May 18, 2007 will be rejected.

Step 5: The EUTF will forward your enrollment confirmation notice by the end of June 2007. The confirmation notice allows you to ensure that the changes you submitted were entered correctly. You may make corrections to your enrollment that you submitted on the OE-2 open enrollment form. **NO CHANGES TO YOUR ORIGINAL SELECTIONS WILL BE ALLOWED AFTER May 18, 2007**, only corrections!



IMPORTANT CHANGES FOR PLAN YEAR 2008

CHOICE, VALUE, & STAYING CURRENT

There are three themes to the changes made by the Board:

- **Choice** – offer participants more options. The EUTF has enhanced your benefit plan by providing you with a choice of more than one PPO network and administrator.
- **Value** – offer participants plans that provide good benefits for the cost and change some benefits based on evidence of what is the best value for your health.
- **Staying Current** – keeping both benefits and some out-of-pocket costs aligned with the community's standards.

The Trustees recognize that different retirees have different needs and to help retirees meet their needs, a new medical plan administrator has been added this year. The Trustees constantly strive to deliver the most value possible for the money entrusted to them. A number of changes reflect the desire to maximize the value of the plans.

Medical Health Plan Options:

Preferred Provider Organization Options:

A Preferred Provider Organization (PPO) is a type of plan that allows you to visit doctors in the plan's network and receive a higher benefit. However, if you decide to see a physician who is not a member of the plan's network, there is still a benefit, though at a lower level. Most PPO plans, including the ones offered to you by the EUTF, also require some type of coinsurance or copayment for services. In 2007 there is a new option for PPO coverage: in addition to the EUTF PPO plan administered by HMSA, EUTF is offering a plan administered by HMA as well.

Choice:

- EUTF PPO Medical (HMA) & EUTF Drug (NMHC)
- EUTF PPO Medical (HMSA) & EUTF Drug (NMHC)

Value:

- Drug co-payments remain the same
- Immunizations covered at 100%

Staying Current:

- No more lifetime maximum!

Health Maintenance Organization:

A Health Maintenance Organization (HMO) is a type of plan that allows you to visit doctors within the network only, and which usually charges a small copayment for services. With an HMO, your care is likely to be more closely managed by the insurance carrier or administrator, but is also likely to be covered at a higher percentage of costs. In 2007, the EUTF is offering the Kaiser HMO that has been offered in the past.

Value:

- Coinsurance for laboratory, imaging and testing benefits changed from 10% to a copayment of \$15 for the Kaiser Comprehensive Plan.

Staying Current:

- Office visit co-payments are increased from \$14 to \$15
- Drug co-payments increase from \$10 to \$15 for Kaiser

Prescription Drug Plan:

In 2007, the EUTF's prescription drug plan is with a new administrator National Medical Health Card (NMHC). This plan is the prescription drug coverage for the PPO options, administered by HMA and HMSA.

- EUTF Prescription Drug Plan (NMHC)

Dental: Hawaii Dental Service (HDS)**Value:**

- Four cleanings or periodontic maintenances per year for diabetic patients.
- Fluoride varnish will be covered for high-risk patients.

Staying Current:

HDS is revising the X-ray benefits to be consistent with recommendations from the American Dental Association and the US Food and Drug Administration to limit the frequency or radiation exposure. The X-ray time limitations will be changes as follows:

- Bitewing X-rays twice per year through age 14; once per year, thereafter;
- Full mouth X-rays once every 5 years.
- The annual maximum benefit has been shifted from a calendar year system to a plan year system. Effective July 1, 2007, the plan year maximum will be available through June, 2008.

Vision: Vision Service Plan (VSP)**Value:**

- Contact lenses and glasses benefit enhanced, allowing you to alternate between contacts one year and glasses the following year.

Staying Current:

- Frame allowance raised from \$105 to \$120
- Contact lens allowance raised from \$100 to \$120
- Out-of-network allowances raised:
 - Exam from \$40 to \$45
 - Single vision lenses from \$40 to \$45
 - Bifocal lenses from \$60 to \$65
 - Trifocal lenses from \$60 to \$85
 - Frame from \$40 to \$47.

Life Insurance: Standard Insurance Company

Your life insurance carrier is changing effective July 1, 2007 to Standard Insurance Company. Since this \$2,372 benefit is only for beneficiaries and the coverage is the same for everyone, you do not need to make an election for this coverage.

Value:

- Repatriation of remains benefit included.
- Travel assist benefit to help you respond to medical care situations when you are 100 miles or more away from home.

Important Information for Out-of-State Retirees Enrolled in Kaiser Permanente Medical Plan

Act 167, 2006 SLH changed the contribution method for health insurance premiums for retirees outside of Hawaii. Effective July 1, 2007, the EUTF will no longer offer group coverage for Kaiser Permanente on the mainland. You will be able to enroll in the Kaiser Permanente medical plan of your choice, subject to exceptions as note below. You will be reimbursed for the premiums paid for a personal health insurance policy with Kaiser Permanente. The reimbursement shall be the lesser of:

- (1) The actual cost of the personal health insurance policy; or
- (2) The amount of the state or county contribution for the most comparable health benefits plan.

Reimbursements shall be paid by the fund on a quarterly basis upon the presentation of documentation that the premiums for the personal health insurance policy have been paid by the employee-beneficiary.

Each Kaiser region has individual conversion options for members to continue individual membership. Conversion options ensure continuous coverage with no break in coverage and no medical screening. Rates and benefits vary by region.

If you are Medicare eligible, you must enroll in a Senior Advantage plan. You will be required to complete a Kaiser Permanente Senior Advantage enrollment form. Otherwise, you will not be eligible for coverage under Medicare rules.

There are many different options with a range of premiums and coverage. If you are enrolled in a Kaiser Permanente plan and who would like to continue membership, please contact the Kaiser Customer Service office in your region to obtain information and complete any necessary paperwork.

During open enrollment, if you decide not to enroll in a Kaiser Permanente plan, you also can enroll in the EUTF's Preferred Provider Organization, administered by either HMA or HMSA. See page 5 of this guide for more information about the PPO.

Schedule of Open Enrollment Benefit Fairs

The EUTF has scheduled many Open Enrollment Benefit Fairs targeted to retirees as well as open Benefit Fairs for any group of participants. These Benefit Fairs are your opportunity to obtain more information regarding your health benefits. Except as noted, the plans will have representatives available to field your questions or address your concerns from 8:30 a.m. to 4 p.m. Presentations will be made at the times listed below. Addresses are listed at the end of this section.

Open Benefit Fairs for All Employees and Retirees

Representatives available from 8:30 AM to 4:30 PM unless otherwise indicated.

<u>Date</u>	<u>Presentation Time</u>	<u>Facility</u>	<u>Location</u>
20-Apr-07	1:00 PM	Kealekehe H.S. Cafeteria ¹	Kailua-Kona
27-Apr-07	10:00 AM	Waimea State Building ²	Kamuela
27-Apr-07	1:00 PM	Waimea State Building ²	Kamuela
2-May-07	8:30 AM	Mitchell Pauole Center ³	Kaunakakai
2-May-07	11:00 AM	Mitchell Pauole Center ³	Kaunakakai
4-May-07	11:00 AM	Kekuaokalani Gym	Kailua-Kona
4-May-07	2:00 PM	Kekuaokalani Gym	Kailua-Kona

Benefit Fairs for Retirees Only

Representatives available from 8:30 AM to 4:30 PM unless otherwise indicated.

<u>Date</u>	<u>Presentation Time</u>	<u>Facility</u>	<u>Location</u>
30-Apr-07	9:00 AM	Aunt Sally's Luau Hale	Hilo
30-Apr-07	9:00 AM	U.H. Kuykendahl Hall	University of Hawaii
2-May-07	9:00 AM	War Memorial Convention Center	Lihue
3-May-07	9:00 AM	LCC Theater	Pearl City
3-May-07	9:00 AM	State Capitol Auditorium	Honolulu
4-May-07	9:00 AM	Kekuaokalani Gym	Kailua-Kona
4-May-07	9:00 AM	Windward Community College	Kaneohe
7-May-07	9:00 AM	Wailuku Community Center	Wailuku
7-May-07	11:00 AM	Wailuku Community Center	Wailuku
8-May-07	9:00 AM	Kapolei Hale	Kapolei
9-May-07	9:00 AM	War Memorial Convention Center	Lihue
10-May-07	9:00 AM	State Capitol Auditorium	Honolulu
11-May-07	9:00 AM	Windward Community College	Kaneohe
14-May-07	9:00 AM	Aunt Sally's Luau Hale	Hilo
15-May-07	9:00 AM	U.H. Kuykendahl Hall	University of Hawaii
16-May-07	9:00 AM	Mission Memorial Auditorium	Honolulu

¹ Availability will end at 3:00 p.m.

² Availability will begin at 9:30 a.m. and end at 3:30 p.m.

³ Availability will end at 1:30 p.m.

Benefit Fair Locations

OAHU

City Hall Annex
Mission Memorial
Auditorium
550 S. King St.
Honolulu, HI 96813

Kapolei Hale
Conference Room A, B & C
1000 Uluohia Street
Kapolei, HI 96707

State Capitol Auditorium
415 S. Beretania St.
Honolulu, HI 96813

Leeward Community
College Auditorium
96-045 Alaike St.
Pearl City, HI 96782

U.H. Kuykendahl Auditorium
2445 Campus Road
Honolulu, HI 96822

Windward Community
College
45-720 Keaahala Road
Kaneohe, HI 96744

HAWAII

Aunt Sally Kaleohano's
Luau Hale
799 Piilani Street
Hilo, HI 96720

Kealakehe High School
74-5000 Puohulihuli St.
Kailua-Kona, HI 96740

Kekuaokalani Gym
75-5530 Kuakini Hwy
Kailua-Kona, HI 96740

Waimea State Building
67-5189 Kamamalu St.
Waimea, HI 96743

KAUAI

War Memorial Convention Center
4191 Hardy St.
Lihue, HI 96766

MAUI

Wailuku Community Center
395 Waena Place
Wailuku, HI 96793

MOLOKAI

Mitchell Pauole Recreation Center
90 Inoa St
Kaunakakai, HI 96748

THIS COMPARISON IS ONLY A SUMMARY OF YOUR PAYMENT OBLIGATIONS UNDER EACH PLAN. Benefits will be administered as described in each plan's documents. For further information contact the carrier or administrator.			
Plan Provisions	PPO In-Network (HMA & HMSA)	PPO Out-of-Network (HMA & HMSA)	Kaiser HMO
General			
Deductible Single/Family	\$100/\$300	\$100/\$300	None/None
Out-of-pocket limit Single/Family	\$2,500/ \$7,500	\$2,500/ \$7,500	\$1,500
Lifetime Benefit Maximum	None	None	None
Physician Services			
Primary Care Office Visit	10%*	30%	\$15
Specialist Office Visit	10%*	30%	\$15
Routine physical exams	Not Covered	Not Covered	\$15
Mammography	20%*	30%*	\$15
Second opinion – surgery	10%*	30%	No Charge
Emergency Room (ER care)	10%*	10%*	\$25
Ambulance	20%	30%	20%
Inpatient Hospital Services			
Room & Board	10%*	30%	No Charge
Ancillary Services	10%*	30%	No Charge
Physician services	10%*	30%	No Charge
Surgery	10%*	30%	No Charge
Anesthesia	10%*	30%	No Charge
Chemotherapy	20%	30%	\$15
Radiation Therapy	20%*	30%	
Surgery	10%* (Cutting)	30%	\$15

Plan Provisions	PPO In-Network (HMA & HMSA)	PPO Out-of-Network (HMA & HMSA)	Kaiser HMO
Outpatient Services continued			
Allergy Testing	20%	30%	\$15
Other Diag. Lab, X-ray & Psych Testing	20%*	30%	\$15
Anesthesia	10%*	30%	No Charge
Mental Services			
Inpatient care	10%*	30%	No Charge
Outpatient Care	10%*	30%	\$15
Other Services			
Durable Medical Equipment	20%	30%	20%, some exclusions
Home Health care	No Charge	30%	No Charge
Hospice Care	No Charge	Not Covered	No Charge
Nursing facility - skilled care	10%*, 120 days per year	30%, 120 days per year	No Charge, 100 days per year
Physical & Occupational Therapy	20%	30%	\$15
Prescription Drugs	NMHC	NMHC	Kaiser
Generic (1st Level)	\$5 co-pay	\$5 co-pay + 20%	\$15 co-pay
Preferred Brand (2nd Level)	\$15 co-pay	\$15 co-pay + 20%	\$15 co-pay
Other Brand (3 rd Level)	\$30 co-pay	\$30 co-pay + 20%	\$15 co-pay
90-day mail order	\$10 Generic \$35 Preferred; Brand \$60 Other Brand	Not Covered	\$30 co-pay

* Deductible does not apply.

To Contact the EUTF:

Mailing Address:
P.O. Box 2121
Honolulu, HI 96805

Location Address:
City Financial Tower
201 Merchant Street, Suite 1520
Honolulu, Hawaii

Local number: 808-586-7390
Toll-Free number: 800-295-0089
Fax number: 808-586-2161

Email address: eutf@hawaii.gov
Website address: www.eutf.hawaii.gov

NEED MORE INFORMATION?**HMA:**

Oahu: (808) 951-4694
Toll Free-Neighbor Islands & Mainland:
(866) 331-5913
Monday-Friday: 7:30 AM-5:00 PM

HMSA:

Oahu: (808) 948-6499
Hilo, Hawaii: (808) 935-5441
Kailua-Kona, Hawaii: (808) 329-5291
Kahului, Maui: (808) 871-6295
Lihue, Kauai: (808) 245-3393
Toll Free: (800) 776-4672
Monday-Friday: 8:00 AM-4:00 PM

Kaiser:

Oahu: (808) 432-5955
Toll Free-Neighbor Islands & Mainland:
(800) 966-5955
Monday-Friday: 8:00 AM-5:00 PM
Saturday: 8:00 AM-12:00 PM

HDS:

Oahu: (808) 529-9310
Toll Free-Neighbor Islands & Mainland:
(866) 702-3883
Monday-Friday: 7:30 AM-4:30 PM

NMHC:

Toll-Free: (866) 533-6977

VSP:

Oahu: (808) 532-1600
Toll Free-Neighbor Islands: (800) 522-5162
Monday-Friday: 7:30 AM-4:30 PM
Toll Free-Mainland: (800) 877-7195
Monday-Friday: 6:00 AM-7:00 PM
Saturday: 6:00 AM-2:30 PM

Standard Insurance Company:

Toll-Free: (888) 408-2298

[illegible]

